

**State of Michigan
Department of Consumer and Industry Services
Office of Financial and Insurance Services**

**Enforcement Actions
January – March 2006**

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
ABC Mortgage Corporation Brandon, FL	05-3928	Mortgage	Notice of Opportunity to Show Compliance	12/19/05	MCL 445.1672(i) Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	01/31/06	\$500 Civil Fine \$1,000 Late Penalty
Access Mortgage Lansing, MI	05-2761	Mortgage	Notice of Opportunity to Show Compliance	02/16/05	MCL 445.1652 Unlicensed activity; 445.1672 Failure to conduct business in accordance with the law	Consent Order	02/06/06	\$2,000 Civil Penalty
American Mortgage Lending Services, Inc. Chicago, IL	05-3929	Mortgage	Notice of Opportunity to Show Compliance	12/19/05	MCL 445.1672(i) Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	02/08/06	\$1,000 Civil Fine \$1,075 Late Penalty
Capital Securities, Inc. Lansing, MI	05-3930	Mortgage	Notice of Opportunity to Show Compliance	12/19/05	MCL 445.1672(i) Failure to conduct business in accordance with the law; MCL 493.56a(8) Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	02/14/06	\$1,500 Civil Fines \$2,150 Late Penalty
CRK and Associates, Inc. Clarkston, MI	05-3947	Mortgage	Proposed Consent Order and Stipulation	12/22/05	MCL 445.1652 Unlicensed activity	Consent Order	02/01/06	\$500 Civil Penalty

Enforcement Actions
January – March 2006
Page 2

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
DBSA Holdings, Inc. San Diego, CA	04-2943	Mortgage	Stipulation to Entry of Consent Order	03/06/06	MCL 445.1672a Failure to conduct business in accordance with the law	Consent Order	03/06/06	\$5,000 Civil Penalty
DM Financial Inkster, MI	05-3592	Mortgage	Order to Cease & Desist and Notice of Opportunity for Hearing	02/13/06	MCL 445.1652 Unlicensed Activity	Final Cease & Desist	02/13/06	Cease and Desist
Dynamic Mortgage Dearborn, MI	04-2969	Mortgage	Stipulation to Entry of Consent Order	03/06/06	MCL 445.1651 Failure to maintain books	Consent Order	03/06/06	\$5,000 Civil Penalty
Garrett, Shellie D. Southfield, MI	05-3932	Mortgage	Notice of Opportunity to Show Compliance	12/19/05	MCL 445.1672(i) Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	01/31/06	\$500 Civil Fine \$550 Late Penalty
Greater Acceptance Mortgage Corp. Orange, CA	05-3933	Mortgage	Notice of Opportunity to Show Compliance	12/19/05	MCL 445.1672(i) Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	03/13/06	\$500 Civil Fine \$725 Late Penalty
Harris, David L. Ypsilanti, MI	05-3177	Insurance	Notice of Opportunity to Show Compliance	01/04/06	MCL 500.1239(2)(F) Conduct unbecoming an agent	Settlement Agreement	02/14/06	\$250 Civil Fine 12 Month Probation
Hartwell, EL and White, Michael Southfield, MI	05-3589	Mortgage	Order to Cease and Desist and Notice of Opportunity for Hearing	08/22/05	MCL 445.1652 Unlicensed activity	Final Cease and Desist Order	01/03/06	Cease and Desist
Hot Brands, Inc. Laughlin Associates, Inc. Carson City, NV	05-3856	Securities	Order to Cease and Desist	02/07/06	MCL 451.501 Unlawful Practices	Final Cease and Desist	03/07/06	Cease and Desist

Enforcement Actions
January – March 2006
Page 3

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
JFK Mortgage, LLC Lake Orion, MI	05-3948	Mortgage	Proposed Consent Order and Stipulation	12/22/05	MCL 445.1652 Unlicensed activity	Consent Order	02/01/06	\$500 Civil Penalty
Katz Diversified Consultants Services Southfield, MI	05-3865	Mortgage	Order to Cease and Desist and Notice of Opportunity for Hearing	11/29/05	MCL 445.1652 Unlicensed activity	Final Cease and Desist Order	01/03/06	Cease and Desist
Lighthouse Title Agency, Inc. Chesterfield Township, MI	05-3895	Insurance	Proposed Settlement Agreement	11/02/05	MCL 500.1239(h)(1) Conduct unbecoming an agent and MCL 500.1207 Fiduciary Violation	Settlement Agreement	01/03/06	\$1,000 Restitution
LOANMAXX, INC. Lake Forest, CA	05-3889	Mortgage	Notice of Opportunity to Show Compliance	10/28/05	MCL 445.1657(2) Failure to submit financial statement	Final Order	01/31/06	Revocation
Mattias, Joseph B. Hudsonville, MI	05-3056	Insurance	Notice of Opportunity to Show Compliance	10/05/05	MCL 500.1239(h)(1) Conduct unbecoming an agent and MCL 500.1207 Fiduciary Violation	Consent Order and Stipulation	02/02/06	\$1,500 Civil Penalty; Restitution
Metro One Lenders, Inc. Southfield, MI	05-3559	Mortgage	Notice of Denial of MBL Application and Notice of Opportunity for Hearing	02/21/06	MCL 445.1652 Unlicensed activity	Final Order	02/21/06	Denial of License
Midtown Mortgage Source, Inc. Birmingham, MI	05-3943	Mortgage	Notice of Opportunity to Show Compliance	12/19/05	MCL 445.1672(i) Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	02/08/06	\$500 Civil Fine \$225 Late Penalty
Mullins, Joseph Redford, MI	05/3964	Insurance	Proposed Consent Order	03/02/06	MCL 500.1239 Conduct Unbecoming an Agent	Consent Order	03/13/06	Cease and Desist; \$3,500 Civil Penalty

Enforcement Actions
January – March 2006
Page 4

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Murphy, Jacqueline Southfield, MI	05-3937	Mortgage	Notice of Opportunity to Show Compliance	12/19/05	MCL 445.1672(i) Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	02/08/06	\$500 Civil Fine \$350 Late Penalty
National Liberty Mortgage, Inc. Liberty Twp., OH	05-3938	Mortgage	Notice of Opportunity to Show Compliance	12/19/05	MCL 445.1672(i) Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	03/06/06	\$1,000 Civil Fines \$1,275 Late Penalties
OK Minerals, LLC Williamston, MI	05-3499	Debt Management	Order to Cease and Desist	10/03/05	MCL 451.501 Unlawful Practices	Final Cease and Desist	01/03/06	\$1,000 Civil Penalty each for 5 Respondents
Poinsetta, Vazilyn Detroit, MI	05-2930	Securities	Notice of Opportunity to Show Compliance	03/20/06	MCL 451.501 Unlawful Practices	Order to Cease and Desist	02/22/06	\$10,000 Civil Penalty
Powrie and Associates, Inc. Rochester, MI	05-3809	Insurance	Notice of Opportunity to Show Compliance	09/28/05	MCL 500.1207(1) Fiduciary Violation; 500.228	Consent Order	02/17/06	Cease and Desist; License Revoked
Robert Troub Portland, MI	06-3982	Mortgage	Order of Prohibition	03/08/06	MCL 445.1668(8) Felony Fraud Conviction	Prohibition	03/08/06	Prohibited
Ronald Ribant Saint Clare Shores, MI	05-3922	Mortgage	Order of Prohibition	03/09/06	MCL 445.1668(8) Felony Fraud Conviction	Prohibition	03/09/06	Prohibited
Royal Crown Mortgage Corp. Hayward, CA	05-3939	Mortgage	Notice of Opportunity to Show Compliance	12/19/05	MCL 445.1672(i) Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	03/14/06	\$500 Civil Fine \$475 Late Penalty
Rosemond, Blanchetta Southfield, MI	05-3920	Mortgage	Consent Order	02/13/06	MCL 445.1652(1)(3) Unlicensed activity	Consent Order	02/13/06	\$1,000.00 Civil Penalty
S. Kennedy and Associates Rochester Hills, MI	05-3949	Mortgage	Proposed Consent Order and Stipulation	12/22/05	MCL 445.1652 Unlicensed activity	Consent Order	02/01/06	\$500 Civil Penalty

Enforcement Actions
January – March 2006
Page 5

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Schroeder, Timothy M. Conover, NC	05-3807	Insurance	Notice of Opportunity to Show Compliance	08/29/05	MCL 500.1207(1) Fiduciary Violation	Consent Order	02/13/06	License Revoked
Silverstein, Steven A. West Bloomfield, MI	05-3178	Insurance	Notice of Opportunity to Show Compliance	07/22/05	MCL 500.1207(1) Fiduciary Violation	Final Decision	01/25/06	License Revoked; \$5,000 Civil Penalty
Stanton, Gerald W. Ann Arbor, MI	05-3054	Insurance	Notice of Opportunity to Show Compliance	07/28/05	MCL 500.249(a) Failure to Respond	Final Decision	01/13/06	License Revoked
Swain/Jones, Angella K. Burton, MI	05-2992	Insurance	Notice of Opportunity to Show Compliance	03/31/05	MCL 500.1239(h)(1) Conduct unbecoming an agent and MCL 500.1207 Fiduciary Violation	Consent Order	03/01/06	Cease and Desist; \$300 Civil Penalty
Tewes, John Karl Grosse Pointe Park, MI	05-3940	Mortgage	Notice of Opportunity to Show Compliance	12/19/05	MCL 445.1672(i) Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	01/05/06	\$500 Civil Fine \$725 Late Penalty
U.S. Mortgage, Inc. Las Vegas, NV	05-3941	Mortgage	Notice of Opportunity to Show Compliance	12/19/05	MCL 445.1672(i) Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	03/29/06	\$500 Civil Fine \$525 Late Penalty
Western World Financial, Inc. Pomona, CA	05-3942	Mortgage	Notice of Opportunity to Show Compliance	12/19/05	MCL 445.1672(i) Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	01/13/06	\$500 Civil Fine \$550 Late Penalty
White, Gary A. Tampa, FL	05-3903	Insurance	Notice of Opportunity to Show Compliance	12/06/05	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	03/07/06	License Revoked

Enforcement Actions
January – March 2006
Page 6

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Worthy, William M. II Spartansburg, SC	05-3875	Insurance	Notice of Opportunity to Show Compliance	02/03/06	MCL 500.1247 Failure to Report Administrative Action from another State	Consent Order	03/13/06	Cease and Desist; License Revoked